Case 06-16227-DHS Doc 1 Filed 07/11/06 Entered 07/11/06 11:27:01 Desc Main Document Page 1 of 5

United States Bankruptcy Court District of New Jersey									Voluntary Petition					
Name of Debto Bono, Joa	*	dual, enter La	ast, First	, Middle):			N	Name of	Joint D	ebtor (Sp	ouse) (Last, F	irst, M	iddle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
AKA Joan	Andrasc	ik												
Last four digits		c./Complete l	EIN or o	ther Tax ID	No. (if m	ore than one, s	state all) [ast four	r digits o	of Soc. Se	ec./Complete I	EIN or	other Tax ID No.	(if more than one, state a
Street Address 18A Summ			City, aı	nd State):			S	Street Ac	ddress o	f Joint D	ebtor (No. & S	Street, (City, and State):	
Passaic, N	IJ					ZIP Coo	de							ZIP Code
						07055								Zii code
County of Residence Passaic	dence or of	the Principa	Place o	of Business:				County o	of Reside	ence or o	f the Principal	l Place	of Business:	
Mailing Addres	ss of Debtor	(if different	from str	eet address):	:		N	Mailing	Address	of Joint	Debtor (if diff	ferent f	rom street address):
					г	ZIP Coo	de							ZIP Code
Location of Print (if different from				r										<u> </u>
Type of Debto	r (Form of	Organization) [Nature	of Bus	iness	_			Chapte	r of Bankrun	otev Co	ode Under Which	1
(C	heck one box	x)		(Check all applicable boxes.)									heck one box)	
 ■ Individual (includes Joint Debtors) □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and provide the information requested below.) State type of entity: 			$ \Box s$	 ☐ Health Care Business ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Nonprofit Organization qualified 				☐ Chap	oter 7	☐ Cha	apter 11		hapter 15 Petition f a Foreign Main I	
			l□r					☐ Chap	oter 9	☐ Cha	apter 12	□ C	hapter 15 Petition a Foreign Nonma	for Recognition
									■ C	hapter 13	3	O.	a Poleigii Nollili	am i rocceding
										N	ature of Debt	ts (Che	eck one box)	
				nder 26 U.S.			¹ I	Cons	sumer/N	on-Busin	ess	□В	usiness	
■ E H E'''		Filing Fee (Check o	ne box)			(Check or	ne box:		Chapter	11 De	btors	
 ■ Full Filing Fee attached □ Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor 							t ,	☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).						
is unable to	pay fee exc	cept in instal	ments. I	Rule 1006(b)	. See Of	ficial Form 3	3A.	Check if					omed in 11 close	
☐ Filing Fee vattach signe		ested (Applic on for the cou					ıst l	☐ Debt	or's aggi	regate no re less th	ncontingent li an \$2 million.	quidate	ed debts owed to 1	non-insiders
Statistical/Adn Debtor estin				a for distribu	tion to 1	uncacurad (craditor	,				T	HIS SPACE IS FOR	COURT USE ONLY
☐ Debtor estin	mates that, a		mpt proj	perty is exclu					paid, the	ere will be	e no funds			
Estimated Num														
1- 49	50- 99	100- 199	200- 999	1000- 5,000	5001- 10,000	10,001- 25,000	25,0 50,0		50,001- 100,000	OVER 100,00				
]						
Estimated Asse		to \$100	001 to	\$500.001 4		000 001 +2	\$10.00	0.001.40	\$50.00	0.001 +2	More than			
\$0 to \$50,001 to \$100,00 \$50,000 \$100,000 \$500,0			00,000 \$1 million \$10 million \$5			\$50 r	0,001 to nillion	\$100	0,001 to million	\$100 million				
		[1		İ					
Estimated Debt \$0 to	\$ \$50,001	to \$100,	001 to	\$500,001 to	s ₁	000,001 to	\$10.00	0,001 to	\$50.00	0,001 to	More than			
\$50,000	\$100,001 \$100,00	0 \$500		\$1 million		000,001 to 0 million	\$50 r	nillion	\$100	million	\$100 million			
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Case 06-16227-DHS Doc 1 Filed 07/11/06 Entered 07/11/06 11:27:01 Desc Main Document Page 2 of 5

(Official Form 1) (10/05) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Bono, Joan M. (This page must be completed and filed in every case) Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheet) Location Case Number: Date Filed: Where Filed: see attachment Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: - None -District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. and is requesting relief under chapter 11.) I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code. ☐ Exhibit A is attached and made a part of this petition. X /s/ Mark Goldman, PC July 10, 2006 Signature of Attorney for Debtor(s) Date Mark Goldman, PC 8019 Exhibit C **Certification Concerning Debt Counseling** by Individual/Joint Debtor(s) Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public ■ I/we have received approved budget and credit counseling during health or safety? the 180-day period preceding the filing of this petition. ☐ Yes, and Exhibit C is attached and made a part of this petition. ☐ I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. No (Must attach certification describing.) **Information Regarding the Debtor (Check the Applicable Boxes)** Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property Check all applicable boxes. Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

(Official Form 1) (10/05)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): Bono, Joan M.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Joan M. Bono

Signature of Debtor Joan M. Bono

 \mathbf{X}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 10, 2006

Date

Signature of Attorney

X /s/ Mark Goldman, PC

Signature of Attorney for Debtor(s)

Mark Goldman, PC 8019

Printed Name of Attorney for Debtor(s)

Mark Goldman, P.C.

Firm Name

55 Washington Street Ste. 609 East Orange, NJ 07017

Address

973-677-9000 Fax: 973-676-0253

Telephone Number

July 10, 2006

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by §1515 of title 11 are attached.
- ☐ Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Orchard Bank c/o Household Credit POB 80084 Salinas, CA 93912-0084

Wells Fargo Bank c/o Zucker, Goldberg & Ackerman 200 Sheffield Street, Suite 301 Mountainside, NJ 07092-0024

U.S. Party/Case Index

Bankruptcy Name Search Results

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> Tue Jul 11 10:05:16 CDT 2006 Selections 1 through 4 (Page 1)

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Name	Court	Case No.	Filed	Chapter
1 BONO, JOAN M.	njbke	01-36586 06	5/04/2001	13
JOAN M. BONO				
2 BONO, JOAN M.	njbke	01-36586 06	5/04/2001	13
JOAN M. BONO				
3 BONO, JOAN M.	njbke	02-31456 02	2/08/2002	13
JOAN M. BONO				
4 BONO, JOAN M.	njbke	02-31456 02	2/08/2002	13
JOAN M. BONO				

PACER Service Center								
Transaction Receipt								
07/11/2006 10:05:16								
PACER Login:	mg0021	Client Code:	goldmanpc1					
Description:	Bankruptcy srch pg 1	Search Criteria:	BONO, JOAN (ssn 4177)					
Billable Pages:	1	Cost:	0.08					

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